



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Order Filed on April 19, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Richard T Drude

Case No.: 19-19333
Judge: Michael B. Kaplan
Chapter: 13

ORDER VACATING DISCHARGE

The relief set forth on the following page is hereby **ORDERED**.

DATED: April 19, 2023

Michael B. Kaplan
Honorable Michael B. Kaplan
United States Bankruptcy Judge

The Court having noted that Richard T Drude, the debtor(s) in this case was/were discharged on March 15, 2023, and that the discharge must be vacated for the reason(s) stated below:

- Debtor(s) received a discharge in this case on _____,
- Debtor(s) received a discharge in a previous case bearing case number _____, which case was commenced on _____ in the _____ Bankruptcy Court,
- Adversary Proceeding number _____ objecting to the debtor's discharge is pending,
- Debtor(s) has not filed a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the instructional course requirements for discharge,
- Debtor(s) has not filed a *Certification in Support of Discharge* certifying that all domestic support obligations currently due have been paid,
- The filing fee due in this case has not been paid in full,
- Other: _____,

IT IS ORDERED that said discharge order is vacated.

In re:
Richard T Drude
Debtor

Case No. 19-19333-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Apr 19, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CENLAR FSB dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James J. Fitzpatrick	

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on behalf of Debtor Richard T Drude jfitzpatrick@lsnj.org
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude marguerite.wells@live.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 12